

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Filed	:	October 31, 2003	
Applicant	:	Kight, et al.	
Title	:	Systems and Methods for Risk Based Determination of a Form For Debiting an Account of a Payer for a Payment Made to a Payee on Behalf of the Payer	

TC/AU	:	3691	
Examiner	:	Kelly Scaggs Campen	

Docket No.	:	23952-0042	
Customer No.	:	72386	

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The citation of information on the attached form PTO/SB/08A (1449/PTO), "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

Pursuant to the Office's waiver of the requirement under 37 C.F.R. 1.98 (a)(2)(i) for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications filed after June 30, 2003, no copy of any cited U.S. patent or U.S. patent application publication is being provided herewith. Copies of any other cited items are enclosed.

The citation of this information does not constitute an admission that any of the materials are available as a reference or of priority, or a waiver of any right applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

Any Office Actions included herein have been received during the prosecution of commonly-owned patents and patent applications that may be related to the present application. These documents, as well as additional information relating to the prosecution history of the commonly-owned patents and patent applications may be accessible through the Patent Application Information Retrieval System (PAIRS) located on the United States Patent and Trademark Office's website.

Pursuant to 37 C.F.R. § 1.97(e)(2), no item of information contained in this information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in § 1.56(c) more than three months prior to the filing of this information disclosure statement. Thus, no fees are believed due; however, the Commissioner is hereby authorized to charge any additional fees due to Deposit Account No. 19-5029.

Respectfully submitted,



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